

Form 185 – ntc13plnafte

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 15-32492-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kacey L. Kowalchuk
1003 Washington Common
Hillsborough, NJ 08844

Social Security No.:

xxx-xx-5881

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on June 1, 2016.

On 4/25/2020 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Michael B. Kaplan on:

Date: April 8, 2020
Time: 10:00 AM
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: February 25, 2020

JAN: vpm

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 2
United States Bankruptcy Court
District of New Jersey

In re:
 Kacey L. Kowalchuk
 Debtor

Case No. 15-32492-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 185Page 1 of 1
Total Noticed: 16

Date Rcvd: Feb 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2020.

db	+Kacey L. Kowalchuk, 1003 Washington Common, Hillsborough, NJ 08844-4311
cr	+Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244
515881859	+Neal M. Ruben, Esq., 179 Avenue at the Common, Ste 201, Shrewsbury, NJ 07702-4558
515882424	+Neal M. Ruben, Esquire, 179 Avenue at the Common, Suite 201, Shrewsbury, NJ 07702-4558
515881861	+Wells Fargo Bank, P.O. Box 40039, Roanoke, VA 24022-5039
515882426	+Wells Fargo Bank, P.O. Box 40039, Roanoke, VA 24022-5039
516062108	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
516099107	Wells Fargo Bank, N.A., 1000 Blue Gentian Road, Eagan, MN 55121-7700
515881860	Williamsburg Square, c/o Towne and Country Management, P.O. Box 12500, Newark, NJ 07101-3600

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Feb 25 2020 23:59:32 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 25 2020 23:59:29 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+E-mail/Text: camanagement@mtb.com Feb 25 2020 23:58:55 Hudson City Savings Bank, West 80 Century Road, Paramus, NJ 07652-1437
518574138	E-mail/Text: camanagement@mtb.com Feb 25 2020 23:58:55 M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182
518574139	E-mail/Text: camanagement@mtb.com Feb 25 2020 23:58:55 M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182, M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182
515881858	+E-mail/Text: collectionbankruptcy@oceanfirst.com Feb 26 2020 00:00:00 Ocean First, 975 Hooper Avenue, Toms River, NJ 08753-8320
516105274	+E-mail/Text: collectionbankruptcy@oceanfirst.com Feb 26 2020 00:00:01 Ocean First Bank, 975 Hooper Avenue, Toms River, NJ 08753-8320

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515882423*	+Ocean First, 975 Hooper Avenue, Toms River, NJ 08753-8320
515882425*	Williamsburg Square, c/o Towne and Country Management, P.O. Box 12500, Newark, NJ 07101-3600

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2020 at the address(es) listed below:

Albert Russo	on behalf of Trustee Albert Russo	docs@russotrustee.com	
Albert Russo	docs@russotrustee.com		
Denise E. Carlon	on behalf of Creditor	M&T Bank	dcarlon@kmllawgroup.com,
	bkgroup@kmllawgroup.com		
John R. Morton, Jr.	on behalf of Creditor	Santander Consumer USA Inc.	ecfmail@mortoncraig.com,
	mortoncraigecf@gmail.com		
Kevin Gordon McDonald	on behalf of Creditor	M&T Bank	kmcdonald@kmllawgroup.com,
	bkgroup@kmllawgroup.com		
Neal M. Ruben	on behalf of Creditor	Hudson City Savings Bank	rubes13@aol.com
Phillip Andrew Raymond	on behalf of Creditor	M&T Bank	phillip.raymond@mccalla.com
Stacey L. Mullen	on behalf of Debtor	Kacey L. Kowalchuk	slmullen@comcast.net
William M.E. Powers	on behalf of Creditor	Wells Fargo Bank, N.A.	ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor	Wells Fargo Bank, N.A.	ecf@powerskirn.com
			TOTAL: 10